



Know Your Health Care FSA/HRA Eligible and Ineligible Expenses

Maximize the Value of Your Reimbursement Account - Your Health Care Flexible Spending Account (FSA) and/or Health Reimbursement Account (HRA) dollars can be used for a variety of out-of-pocket health care expenses. The following is a list of the most common eligible and ineligible expenses.

- Health Care FSA dollars can be used to reimburse you for medical and dental expenses incurred by you, your spouse or eligible dependents (children, siblings, parents and other dependents which are defined in your Plan Documents).
- HRA dollars can only be used to pay for eligible medical expenses incurred by employees and their dependents enrolled in the HRA.

For a complete up-to-date list of FSA Eligible Products & Services please reference the FSASore.com [Eligibility Checker Tool](#).

Flexible Spending Account - Medical

Eligible Expenses

BABY/CHILD TO AGE 13

- Lactation Consultant*
- Lead-Based Paint Removal
- Special Formula*
- Tuition: Special School/Teacher for Disability or Learning Disability*
- Well Baby /Well Child Care

DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

HEARING

- Hearing Aids and Batteries
- Hearing Exams

LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment*
- Hospital Beds*
- Mattresses*
- Medic Alert Bracelet or Necklace
- Nebulizers
- Orthopedic Shoes*
- Oxygen*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs*

MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care)
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination (not employment-related)
- Reconstructive Surgery (due to a congenital defect, accident, or medical treatment)
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants (including organ donor)
- Transportation*

MENSTRUAL CARE PRODUCTS

- Tampons
- Sanitary Pads
- Menstrual Cup

MEDICATIONS

- Insulin
- Prescription Drugs

OBSTETRICS

- Breast Pumps and Lactation Supplies
- Doulas*
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees (reimbursable after date of birth)
- Pre- and Postnatal Treatments

PRACTITIONERS

- Allergist
- Chiropractor
- Christian Science Practitioner
- Dermatologist
- Homeopath
- Naturopath*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

THERAPY

- Alcohol and Drug Addiction
- Counseling (not marital or career)
- Exercise Programs*
- Hypnosis
- Massage*
- Occupational
- Physical
- Smoking Cessation Programs*
- Speech
- Weight Loss Programs*

PERSONAL PROTECTIVE EQUIPMENT (PPE)

- Masks
- Hand Sanitizer
- Sanitizing Wipes

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (*) are "potentially eligible expenses" that require a Letter of Medical Necessity Form completed by your health care provider that includes medical condition treated to qualify for reimbursement. For additional information, check your Summary Plan Document or contact your Plan Administrator.

Eligible Travel Expenses related to medical care

- **Lodging at a hospital or similar institution:** Will qualify if a principal reason for being there is to receive medical care. Presumably, this would include the additional cost of a private room, but not separately charged non medical add-ons (e.g., Internet or cable TV).
- **Lodging not at a hospital or similar institution:** Up to \$50 per night will qualify if these conditions are met: (1) The lodging is primarily for and essential to medical care; (2) the medical care is provided by a physician in a licensed hospital or medical care facility related to (or equivalent to) a licensed hospital; (3) the lodging isn't lavish or extravagant; and (4) there is no significant element of personal pleasure, recreation, or vacation in the travel. If a parent is traveling with a sick child, up to \$100 may qualify (\$50 for each person).
- **Lodging of a companion:** Will qualify if accompanying a patient for medical reasons and all of the conditions described under Lodging not at a hospital or similar institution are also met. For example, if a parent is traveling with a sick child, up to \$100 per night (\$50 for each person) will qualify.
- **Transportation expenses for person to receive medical care:** Will qualify if the transportation is primarily for and essential to medical care. Includes car and rental car expenses; bus, taxi, rideshare, train, plane, and ferry fares; and ambulance services. Note that rental car expenses are limited to the portion attributable to the medical appointment or other care. Instead of actual car expenses, a standard mileage rate for use of a car to obtain medical care is allowed. Parking fees and tolls can also qualify.
- **Meals at a hospital or similar institution:** Meals that are part of the cost of inpatient care at a hospital or similar institution will qualify if a principal reason for the recipient's being there is to receive medical care; the meals must be furnished as a necessary incident to the individual's continuing medical care. Meals that are not part of inpatient care generally won't qualify.

Eligible Over-the-Counter Medicines and Drugs

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| <ul style="list-style-type: none">■ Acid controllers■ Acne medications■ Allergy & sinus■ Antibiotic products■ Antifungal (Foot)■ Antiparasitic treatments■ Antiseptics & wound cleansers■ Anti-diarrheal■ Anti-gas■ Anti-itch & insect bite■ Baby rash ointments & creams■ Baby teething pain■ Cold sore remedies■ Contraceptives | <ul style="list-style-type: none">■ Cough, cold & flu■ Denture pain relief■ Digestive aids■ Ear care■ Eye care■ Feminine antifungal & anti-itch■ Fiber laxatives (bulk forming)■ First aid burn remedies■ Foot care treatment■ Hemorrhoidal preps■ Homeopathic remedies■ Incontinence protection & treatment products | <ul style="list-style-type: none">■ Laxatives (non-fiber)■ Medicated nasal sprays, drops, & inhalers■ Medicated respiratory treatments & vapor products■ Motion sickness■ Oral remedies or treatments■ Pain relief (includes aspirin)■ Skin treatments■ Sleep aids & sedatives■ Smoking deterrents■ Stomach remedies■ Unmedicated vapor products |
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OTC items that are not medicines or drugs are eligible for purchase with FSAs and HRAs.

Eligible Over-the-Counter Items (Product categories are listed in bold face; common examples are listed in regular face.)

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| <ul style="list-style-type: none">■ Baby Electrolytes and Dehydration
Pedialyte, Enfalyte■ Contraceptives
Unmedicated condoms■ Denture Adhesives, Repair, and Cleansers
PoliGrip, Benzodent, Plate Weld, Efferdent■ Diabetes Testing and Aids
Ascencia, One Touch, Diabetic Tussin, insulin syringes; glucose products■ Diagnostic Products
Thermometers, blood pressure monitors, cholesterol testing■ Ear Care
Unmedicated ear drops, syringes, ear wax removal | <ul style="list-style-type: none">■ Elastics/Athletic Treatments
ACE, Futuro, elastic bandages, braces, hot/cold therapy, orthopedic supports, rib belts■ Eye Care
Contact lens care■ Family Planning
Pregnancy and ovulation kits■ First Aid Dressings and Supplies
Band Aid, 3M Nexcare, non-sport tapes■ Foot Care Treatment
Unmedicated corn and callus treatments (e.g., callus cushions), devices, therapeutic insoles■ Glucosamine &/or Chondroitin
Osteo-Bi-Flex, Cosamin D, Flex-a-min Nutritional Supplements■ Hearing Aid/Medical Batteries | <ul style="list-style-type: none">■ Home Health Care (limited segments)
Ostomy, walking aids, decubitis/pressure relief, enteral/parenteral feeding supplies, patient lifting aids, orthopedic braces/supports, splints & casts, hydrocollators, nebulizers, electrotherapy products, catheters, unmedicated wound care, wheel chairs■ Incontinence Products
Attends, Depend, GoodNites for juvenile incontinence, Prevail■ Nasal Care
Saline Nasal Spray■ Prenatal Vitamins
Stuart Prenatal, Nature's Bounty Prenatal Vitamins■ Reading Glasses and Maintenance Accessories |
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For additional information, please contact PIOPAC Fidelity at (808) 792-5226 or fsaclaims@piopac.com